

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
New Jersey**

In Re: **Michael John Murgola
Donna Josephine Murgola**

Case No.: **17-32090**
Judge: **RG**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: 7/13/2018

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DGB

Initial Debtor: MJM

Initial Co-Debtor DJM

Part 1: Payment and Length of Plan

a. The debtor shall pay 100.00 Monthly to the Chapter 13 Trustee, starting on July 2018 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:
Debtor will fund plan with non-exempt proceeds of inheritance.

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Goldman & Beslow LLC	Attorneys fees	unknown
Marie Ann Greenberg, Chapter 13 Trustee	Trustee commissions	unknown
Internal Revenue Service	Taxes	unknown
State of New Jersey Division of Taxation	Taxes	unknown

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the

allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Orange Lake Capital Management	Timeshare - Orange Lake Resort	\$1300	surrender in full satisfaction of debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
Mr. Cooper/Nationstar - 1st mortgage
Ocwen - 2nd mortgage
Toyota - Auto loan
Smugger's Cove - Timeshare

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Navient	Student Loans	Outside plan	Outside plan

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims

- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 6/1/18.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Surrendering timeshare	Surrendering timeshare

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date	<u>July 13, 2018</u>	<u>/s/ David Beslow, Esq.</u> David Beslow, Esq. 5300 Attorney for the Debtor
Date:	<u>July 13, 2018</u>	<u>/s/ Michael John Murgola</u> Michael John Murgola Debtor
Date:	<u>July 13, 2018</u>	<u>/s/ Donna Josephine Murgola</u> Donna Josephine Murgola Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date	<u>July 13, 2018</u>	<u>/s/ David Beslow, Esq.</u> David Beslow, Esq. 5300 Attorney for the Debtor
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I certify under penalty of perjury that the above is true.

Date:	<u>July 13, 2018</u>	<u>/s/ Michael John Murgola</u> Michael John Murgola
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Debtor

Date: July 13, 2018

/s/ Donna Josephine Murgola

Donna Josephine Murgola

Joint Debtor

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael John Murgola
 Donna Josephine Murgola
 Debtors

Case No. 17-32090-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 84

Date Rcvd: Jul 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2018.

db/jdb
 cr +Michael John Murgola, Donna Josephine Murgola, 21 West 4th Street, Bayonne, NJ 07002-2401
 +WELLS FARGO BANK, N.A. AS INDENTURE TRUSTEE FOR GM, ROBERTSON, ANSCHUTZ & SCHNEID, P.L.,
 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
 517152889 ++APRIA HEALTHCARE, 1340 SOUTH HIGHLAND AVENUE, JACKSON TN 38301-7369
 (address filed with court: Apria Healthcare, 1328 S. Highland Avenue, Jackson, TN 38301)
 517152888 American Anesthesiology of New Jersey, PO Box 88087, Chicago, IL 60680-1087
 517152890 +Apria Healthcare, P.O. Box 536841, Atlanta, GA 30353-6841
 517152891 Apria Healthcare, Att: State Collection Service Inc., P.O. Box 6250,
 Madison, WI 53716-0250
 517152892 +Astra Health Group, 564 Broadway, Bayonne, NJ 07002-8828
 517152893 Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101
 517152899 +BHMG - United Medical, 612 Rutherford Avenue, Lyndhurst, NJ 07071-1217
 517152894 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
 517152896 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
 517152898 +Bayonne Medical Center, PO Box 1438, Newark, NJ 07101-1438
 517152900 +Broadway Physical Therapy, 1039 Avenue C, Bayonne, NJ 07002-3217
 517606616 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517152909 +Chusasears, Po Box 6282, Sioux Falls, SD 57117-6282
 517152908 +Chusasears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 517152912 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 517152910 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517152916 +Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
 517152915 +Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
 517152917 +Clara Maas Hospital, 1 Clara Maas Drive, Belleville, NJ 07109-3557
 517152918 Clara Maas Hospital, PO Box 29948, New York, NY 10087-9948
 517152919 +Dr. Adriana Grigoriu LLC, 377 Jersey Avenue, Suite 470, Jersey City, NJ 07302-4691
 517152920 +Dr. Jordan Alter, 803 Kennedy Blvd., Bayonne, NJ 07002-5835
 517152921 EMA, Liberty Emergency Medical Associates, PO Box 5816, Parsippany, NJ 07054-6816
 517152926 +EZ Clincial Laboratory, 557 Cranbury Road, East Brunswick, NJ 08816-5419
 517152922 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 517152923 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241
 517152925 +Experian, P.O. Box 4500, Allen, TX 75013-1311
 517152924 +Experian, P.O. Box 2002, Allen, TX 75013-2002
 517152927 Garden State Healthcare Associates, PO Box 20502, Newark, NJ 07101-5502
 517152932 +Hoboken University Medical Center, 308 Willow Avenue, Hoboken, NJ 07030-3808
 517152931 +Hoboken University Medical Center, P.O. Box 48312, Newark, NJ 07101-8512
 517152929 Hoboken University Medical Center, PO Box 824491, Philadelphia, PA 19182-4491
 517152933 +Hudson Radiology Center, 410 Centre Street, Nutley, NJ 07110-1635
 517152934 #+Jeffrey Augustin MD PA, 864 Broadway, Bayonne, NJ 07002-3054
 517152938 +Laboratory Corp., P.O. Box 2240, Burlington, NC 27216-2240
 517152939 +Michael S. Badin, MD, PA, 1947 Kennedy Blvd., Jersey City, NJ 07305-1436
 517152942 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)
 517152940 +Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd,
 Coppell, TX 75019-4620
 517610041 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
 517152945 +Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360
 517152948 +Nissan Motor Acceptance Corp/Infinity Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816
 517152946 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,
 Dallas, TX 75266-0360
 517152950 Northern NJ Anesthesia Assoc., P.O. Box 822571, Philadelphia, PA 19182-2571
 517152952 +Ocwen Loan Servicing, 3451 Hammond Ave, Waterloo, IA 50702-5345
 517152954 +Ocwen Loan Servicing, Llc, 12650 Ingenuity Dr, Orlando, FL 32826-2703
 517152955 +Orange Lake Capital Management, 8505 West Iro Bronson Memorial Hwy,
 Kissimmee, FL 34747-8217
 517152956 Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611
 517152957 RCI Card Services, PO Box 13337, Philadelphia, PA 19101-3337
 517152958 Services of Longmont, PO Box 1317, Longmont, CO 80502-1317
 517152959 +Short Hills Surgery Center, 187 Millburn Avenue, Suite 102, Millburn, NJ 07041-1845
 517152960 +Sonoview Consulting Inc., 60 Westervelt Avenue, Staten Island, NY 10301-1432
 517152961 +State Collection Service, Attention: Bankruptcy, Po Box 6250, Madison, WI 53716-0250
 517152962 +State Collection Service, 2509 S Stoughton Rd, Madison, WI 53716-3314
 517152963 +Summit Testing Inc., 2320 West Peoria Avenue, Phoenix, AZ 85029-4753
 517152967 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
 Parsippany, NJ 07054)
 517567511 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 517152970 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
 517152971 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19022-1370
 517152972 +Urology Group of NJ LLC, 534 Avenue E, Suite 2A, Bayonne, NJ 07002-3987
 517152973 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
 517152974 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517

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Total Noticed: 84

Date Rcvd: Jul 17, 2018

517605411 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438
517152976 +Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
517152975 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 17 2018 23:17:11 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 17 2018 23:17:08 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517152905 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2018 23:15:26 Capital One,
15000 Capital One Dr, Richmond, VA 23238
517152901 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2018 23:14:23 Cap One,
Po Box 5253, Carol Stream, IL 60197-5253
517152907 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2018 23:15:26 Capital One,
Po Box 30253, Salt Lake City, UT 84130-0253
517152904 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2018 23:14:54 Capital One,
General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
517152902 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2018 23:14:54 Capital One,
Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517152928 +E-mail/Text: info@hfrs1.com Jul 17 2018 23:17:51 Heritage Financial Recovery,
600 E. Crescent Avenue, Suite 304, Saddle River, NJ 07458-1899
517152935 +E-mail/Text: ebn@barnabashealth.org Jul 17 2018 23:17:39 Jersey City Medical Center,
PO Box 903, Oceanport, NJ 07757-0903
517152936 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 17 2018 23:16:16 Kohls/Capital One,
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517152937 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 17 2018 23:16:16 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517640268 E-mail/PDF: pa_dc_claims@navient.com Jul 17 2018 23:15:01 NAVIENT PC TRUST,
C/O Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
517152944 +E-mail/PDF: pa_dc_claims@navient.com Jul 17 2018 23:14:30 Navient, Attn: Claims Dept,
Po Box 9500, Wilkes-Barre, PA 18773-9500
517152951 +Fax: 407-737-5634 Jul 17 2018 23:47:52 Ocwen Loan Servicing, Attn: Research/Bankruptcy,
1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
517152953 +Fax: 407-737-5634 Jul 17 2018 23:47:52 Ocwen Loan Servicing, LLC,
Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493
517157364 +E-mail/PDF: gecsed@recoverycorp.com Jul 17 2018 23:15:20 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517646030 +E-mail/PDF: gecsed@recoverycorp.com Jul 17 2018 23:14:48 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517643957 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 17 2018 23:28:28 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517152895* +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517152897* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
517152906* +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517152903* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517152911* +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517152913* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
517152914* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
517152930* Hoboken University Medical Center, PO BOX 824491, Philadelphia, PA 19182-4491
517152943* +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)
517152941* +Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd,
Coppell, TX 75019-4620
517152949* +Nissan Motor Acceptance Corp/Infinity Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816
517152947* +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,
Dallas, TX 75266-0360
517152968* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054)
517152969* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054)
517152965* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)
517152966* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)
517152964* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
Cedar Rapids, IA 52408)

TOTALS: 0, * 18, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 84

Date Rcvd: Jul 17, 2018

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2018 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,
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Harold N. Kaplan on behalf of Creditor WELLS FARGO BANK, N.A. AS INDENTURE TRUSTEE FOR GMACM
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TOTAL: 9